

For your



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

BENEFIT

Published quarterly by the GROUP INSURANCE COMMISSION for active and retired employees of the Commonwealth of Massachusetts

Mitt Romney, Governor

Robert W. Hungate, Chair

Dolores L. Mitchell, Executive Director

Fall 2006

GROUP INSURANCE COMMISSION

Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at
Reasonable Costs

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The GIC's website helps you
take charge of your health:

- ◆ Research health conditions
and procedures
- ◆ Link to resources
- ◆ Investigate hospital options

Select the *Your Health* section for details

www.mass.gov/gic

It's Open Enrollment Time for GIC's Pre-Tax Programs for Active Employees October 10 – November 10

Free HCSA Debit Card! Lower Fee! New Vendor!

Open enrollment time is here for the GIC's money-saving Flexible Spending Accounts (FSA) – the Health Care Spending Account for out of pocket health care expenses and the Dependent Care Assistance Program for child care and other dependent care expenses. Enroll anytime between Tuesday, October 10 and Friday, November 10 for calendar year benefits effective January 1, 2007.

Health Care Spending Account (HCSA):

Do you have physician office and hospital co-pays and deductibles? Prescription drug co-pays? Orthodontia or dental expenses not covered by your dental plan? Do you buy over-the-counter drugs such as pain relievers, bandages, cough medicine, eye drops, or nasal sinus sprays? Do you plan on attending classes for child birth or smoking cessation? Do you plan to have laser vision surgery or visit a speech therapist not covered by your health plan? You can save money by paying for these services on a pre-tax basis with the Health Care Spending Account. Any active state employee eligible for GIC health benefits is eligible for this program. Elect as little as \$500 or as much as \$2,500 annually.

Free HCSA Debit Card!

All HCSA participants will automatically receive a FREE debit card to conveniently pay for eligible expenses. (In 2006, participants paid \$18.00 annually for a debit card.) With a debit card, you don't need to submit claims and receipts for reimbursement. The card works like a credit card – you don't enter a PIN – just sign the receipt and your transaction will be paid out of your HCSA account.



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It's Open Enrollment Time for the GIC's Pre-Tax Programs

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Dependent Care Assistance Program (DCAP): Do you have children under the age of 13 that attend day care, day camp or after school programs so that you (and your spouse, if married) can work, look for work or attend school full-time? Do you have adult dependent day care expenses? Reduce your federal and state income taxes by paying for these expenses on a pre-tax basis. Active state employees who have dependent care expenses who work half-time or more are eligible for DCAP. You may elect an annual payroll deduction of up to \$5,000.

New Vendor

The GIC has selected SHPS (pronounced "Ships") as the new vendor for the HCSA and DCAP programs effective January 1, 2007. SHPS is a national company with extensive experience administering pre-tax programs, serving more than 1,100 organizations, including Fortune 500 companies. If you are a 2007 participant or current 2006 participant, submit your claims after January 1, 2007 to SHPS. Details will be mailed this fall to current 2006 participants.

Fee Reduced!

The monthly administrative pre-tax fee for HCSA and/or DCAP will drop to \$3.75 effective January 1, 2007, a 5% reduction from the current fee.

Important Reminders

Be sure to estimate your annual election amount carefully. IRS rules require that any unused funds in a participant's account be forfeited. However, you have a 2 1/2 month grace period after the plan year ends (March 15, 2007 for current participants) to incur expenses and submit claims for reimbursement. Of course, you must have a balance remaining to receive these reimbursements.

For More Information

Attend one of the several mid-October mini-fairs at agencies across the state. Fair dates, times and locations will be listed on the HCSA and DCAP posters that will be posted at your agency and are on our website. See our website for answers to other common questions about these benefits, www.mass.gov/gic, or call SHPS 1-888-867-2422.

Save Money on Taxes – Enroll No Later Than November 10

Whether you are a 2006 participant, or you wish to enroll for the first time, you must enroll no later than

Wow! I Didn't Know I Could Use it For That!

"I saved almost \$500 because my HCSA contributions were deducted before taxes from my paycheck. During the year, I paid \$2,000 for my family's out-of-pocket medical expenses such as co-pays, eyeglasses and visits to the dentist's office. Not only did my HCSA reimburse these expenses, the tax savings helped offset our healthcare costs. I will definitely re-enroll this year!"

S. Fitzgerald

November 10 for 2007 HCSA and/or DCAP calendar year benefits. Current participants can conveniently re-enroll online; you will receive instructions by mail. New enrollees or 2006 participants who do not wish to re-enroll online should return enrollment forms to their agency's Payroll Coordinator no later than Friday, November 10, 2006. Forms are available through your Payroll Coordinator and on the GIC's website: www.mass.gov/gic.

Reminder for Commonwealth Indemnity Plan Basic, Community Choice and PLUS Members with Seasonal Homes

If you are a member of one of these plans and will reside outside of your home state for four or more consecutive weeks, please notify UniCare, the administrator of your plan, by phone or email. UniCare will provide you with information on how to avoid being balance billed by non-Massachusetts providers. You are protected from this practice in Massachusetts as state law prohibits Massachusetts providers from balance billing. [If you are a member of the Commonwealth Indemnity Plan Medicare Extension (OME), you do not need to report seasonal address changes.]

Letters to the Editor



"I have just found out the hard way that there is no coverage for routine vision exams under my new [health] plan. Where was this information in the [*GIC Benefit Decision Guide*] during open enrollment? I found the information today inside the plan booklet buried on page 47. This information should be highlighted during open enrollment. I now have an eye exam bill for each of two family members which was totally unexpected."

K. Kelly, Milton, MA

*Editor's note: The **GIC Benefit Decision Guide** is an overview of GIC benefits and should be used as a guide. It is not a benefit handbook, containing detailed descriptions of each plan's benefits and exclusions. We do our best to highlight the most commonly used benefits for each of our plans. (In fact, we have been told there is too much information in the guide!) Enrollees must do their homework during annual enrollment to ensure they pick the best plan for their own and their family's health needs:*

- ✓ Use the guide to get an overview of benefits by health plan
- ✓ Find out whether you are eligible for the plan – Do you have Medicare? Are you a retired teacher? Do you live in the plan's service area? Each plan's eligibility is different.
- ✓ Contact each plan to find out whether your doctors and hospitals, or the doctors and hospitals you wish to visit, participate in the plan.
- ✓ Contact prospective plans to find out details about the benefits which you are most likely to use.

All GIC plans can be contacted by telephone, website, or at a GIC health fair.

"This past Tuesday, the Newton District Court held an in-house program on *Survival Tactics in Dealing with the*

Difficult Customer. We were fortunate to have Susan Cooper [The GIC's EAP Coordinator] present for what turned out to be an extremely interesting and stimulating program. I am certain that each court employee took away some new ideas of how to deal with these situations. Susan is definitely to be commended for her ability to connect with all the employees in a manner that was both educational as well as entertaining."

D. Klein, First Justice, Newton District Court

"You have spoken about the [The Clinical Performance Improvement Initiative] not to be an exercise to disrupt physician patient relationships but to raise the water for all the boats. Several [physicians] have noticed that your examples for enrollees [in the last *For Your Benefit* newsletter] do not reflect this. In three of the seven hypothetical cases cited (George, Julie and Tom), the patients use the CPI ratings to switch or consider switching, providers. I was hoping it would be more of a discussion with the physicians."

E. Kirshenbaum, Massachusetts Medical Society

Editors note: The point of the examples was to illustrate different ways GIC enrollees can use their Select & Save plan benefits. For example, "Mary" did not switch doctors, but instead initiated a dialogue with her physician about his rating. Changing doctors is one way members could lower their out-of-pocket costs. The GIC neither recommends or discourages any particular options - we only offer choices.

The GIC welcomes your feedback. We will include selected letters in our newsletter. Or, submit a letter and request that we not reprint it. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address. Send Letters to the Editor to [Cynthia McGrath](#), Editor, *For Your Benefit*, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.

Downsizing – What Retirees Can Expect and How to Cope

Downsizing can offer both financial and lifestyle benefits for retirees. In addition to reducing mortgage expenses, you may be able to cut everyday expenses such as utility costs and property taxes. (Talk to a tax or financial advisor to see whether selling your home, moving to a less expensive dwelling and investing the excess proceeds makes sense for you.) Moving to a retirement setting can help prolong your independence by reducing your home responsibilities, giving you support and assistance when needed, and improving opportunities to interact with others.

Despite its ultimate rewards, downsizing can be a physically exhausting and emotionally draining experience. You may have accumulated many possessions over a number of years and not everything can or should be moved to your new home. Christine Price, Ph.D., Extension State Gerontology Specialist at Ohio State University offers the following tips:

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Reduce Your Risk for Medication Errors

Medicine is prescribed to help you. But it can harm you if you take too much or mix medicines that don't go together. Many people are harmed each year, sometimes seriously, because of taking the wrong prescription drugs or not taking these medications correctly. A new report from the Institute of Medicine estimates that there is at least one medication error per hospital patient per day, with error rates varying widely across facilities. Although not all errors lead to injury or death, the number of preventable injuries - 1.5 million - is staggering. The extra medical costs of treating drug-related injuries occurring in hospitals alone is estimated at \$3.5 billion, which does not take into account lost wages, productivity, or additional health care costs.

The good news is that new computerized systems for prescribing drugs show promise for reducing the number of drug-related mistakes. Electronic prescribing is safer because it eliminates problems with handwriting legibility and alerts prescribers to possible interactions, allergies, and other potential problems. The GIC is actively involved in a number of efforts to bring electronic prescribing to the Commonwealth. However, statewide electronic prescribing is a few years off.

You can help reduce your own risk for medication errors. You can alert your health care team (and family members if you are incapacitated) of all the prescription and over-the-counter medicines, vitamins, herbal and dietary supplements you are taking, their dosage and any side effects or allergies you may have.

The next two pages, developed from materials supplied by the Massachusetts Coalition for the Prevention of Medical Errors, a coalition of health care professionals committed to reducing medical mistakes, will help you to avoid medication errors:

- ◆ Tear this out and fill it out completely 
- ◆ Use it to ensure that you thoroughly understand the medications you take –who prescribed it, what is the dose, when do you take it, what's its purpose, what are possible side effects, and other factors to consider.
- ◆ Update it each time you are prescribed a new prescription.
- ◆ Make sure to give each doctor you see an updated copy – consider giving family members a copy so that they can act as an informed advocate for you in the event you are incapacitated

Save \$\$\$

Don't forget to give your doctor a copy of your health plan's prescription drug formulary. Discuss with your doctor whether the drugs with lower co-payments are appropriate for you.

Being an active member of your own health care team is the single most important way you can stay healthy. *For additional steps you can take, visit the federal Agency for Healthcare Research and Quality website at www.ahrq.gov.*

Downsizing – What Retirees Can Expect and How to Cope *continued from page 3*

1. Begin in the areas of the house you don't use often, such as the guest room, basement, and attic.
2. Start with large items and move to smaller ones – make decisions on furniture before knick knacks – you'll feel like you're making progress faster
3. Have a sorting system – use stickers and piles to indicate what gets tossed, donated, sold at a garage sale or auction, given to family, or moved
4. Write down family history for items being kept or given to family members – this information will be cherished for generations to come.
5. Allow plenty of time – start the process early and allot time for looking at old pictures, reading letters, and grieving. Work at a pace that is comfortable for you. Sue Ronnenkamp, the author of *Living Transitions*, suggests spending one or two hours at a time so as not to get overwhelmed.

Remember – the goal is to improve your quality of life. The end result of undertaking this move will bring many rewards. Many communities have relocation specialists or professional organizers who can help with all stages of the downsizing process. Your realtor may be familiar with the providers in your area. If you or your spouse is having difficulty dealing with a downsizing change, seek help. Commonwealth Indemnity Plan and Navigator by Tufts Health Plan members have access to EAP services through United Behavioral Health.



MEDICATION LIST

Information About You

Name _____
Address _____
Birth Date _____ Blood Type _____ Weight _____ Height _____
Pharmacy _____ Phone _____
Primary Care Physician _____ Phone _____
Other Physicians _____ Phone _____
or Specialists _____ Phone _____
Emergency Contact _____ Phone _____

Medical Conditions

- ☐ Asthma ☐ Heart Disease ☐ Diabetes ☐ High Blood Pressure
☐ Cancer ☐ Kidney Disease ☐ Other _____

Important Health Care Documents

- ☐ Health Care Proxy _____
Location of Document _____
☐ Health Care Durable Power of Attorney _____
☐ Interested in Organ or Tissue Donation _____

Over-the-Counter Medications

- ☐ Allergy Relief/Antihistamines ☐ Vitamins, Minerals
☐ Cough/Cold Medications ☐ Herbal/Dietary Supplements
☐ Aspirin/Other _____ ☐ St. John's Wort
for Pain/Headache/ Fever ☐ Ginkgo Biloba
☐ Antacids ☐ Kava Kava
☐ Laxatives ☐ Other (be sure to list
on Medication list)
☐ Sleeping Pills
☐ Diet Pills

Questions to Ask Your Doctor

Vaccinations (please note the date of the immunization)

Influenza _____ Pneumococcal _____
MMR _____ Tetanus/Diphtheria _____

Health Insurance Plans

Discontinued Medications/Products (due to Allergies, Side Effects, or Reactions)

Medication/Food/Environment that cause a reaction	Allergy, Side Effects, Reaction or Intolerance Experienced (symptoms, severity)	Date (mm/yy)



Please use pencil to complete this form.

Patient Name

[illegible]

* Always refer to physician and pharmacist input and the detailed drug sheets provided with each medication for a complete list of potential side effects/danger signs/interactions. Whenever you see a doctor, including your primary care physician and any specialists, review and update this medication list. After any hospitalization, check with your doctor to review this medication list.

Congratulations to Two \$2,500 Scholarship Winners!

Two GIC dependents received \$2,500 towards their fall college tuition. Tufts Health Plan, the administrator of the Navigator plan, awarded scholarships to Elizabeth Russell of West Roxbury and John Herrmann of Dedham. The scholarship committee received many qualified applications for this annual award. Applicants demonstrated strong research, thought and writing skills when answering the essay question on the impact that the Massachusetts health care legislation will have on young adults aged 19 to 26. The two winners' essays stood out, as did their commitment to health care, strong academic records and letters of recommendation:

Elizabeth Russell is the daughter of John Russell, who works for the Massachusetts College of Art. Ms. Russell is currently a biology major at Wellesley College.



John Herrmann is the son of Ann Herrmann, who works for the Department of Revenue. Mr. Herrmann is studying chemical engineering with a biological concentration at Johns Hopkins University in Baltimore.

Congratulations Elizabeth and John!

Reminder for Most GIC Retirees: Don't Enroll in Medicare Part D

The federal government's next open enrollment for the Medicare Part D prescription drug program will take place soon. For most GIC Medicare retirees, the drug coverage you have through your GIC health plan is a better value than the Medicare drug plans offered. Therefore, you should not enroll in a Medicare drug plan. See the *Notice of Creditable Coverage*, located in your health plan handbook and on the GIC's website, for additional details.

For Additional Benefit Details, Contact the Plans Health Insurance

Commonwealth Indemnity Plan, Commonwealth Indemnity Plan	1-800-442-9300
Community Choice Plan, Commonwealth Indemnity Plan Medicare Extension (OME), Commonwealth Indemnity Plan PLUS (UNICARE)	www.unicare-cip.com

Commonwealth Indemnity Plans' Prescription Drugs (<i>Express Scripts</i>)	1-877-828-9744 www.express-scripts.com
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Commonwealth Indemnity Plans' and Navigator by Tufts Health Plan's Mental Health/Substance Abuse & EAP (<i>United Behavioral Health</i>)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
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Navigator by Tufts Health Plan	1-800-870-9488 www.tuftshealthplan.com/gic
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Fallon Community Health Plan Direct Care, Select Care Senior Plan	1-866-344-4442 www.fchp.org
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Harvard Pilgrim Health Care Independence Plan	1-800-333-4742 www.harvardpilgrim.org/gic
First Seniority Freedom Premier	1-800-421-3550 www.harvardpilgrim.org

Health New England HMO, MedRate	1-800-310-2835 www.hne.com
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Neighborhood Health Plan NHP Care, NHP Community Care	1-800-462-5449 www.nhp.org
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Tufts Health Plan Medicare Complement Medicare Preferred	1-800-870-9488 1-800-867-2000 www.tuftshealthplan.com
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Other Benefits

Life Insurance and AD&D (<i>The Hartford</i>)	Call the GIC 1-617-727-2310, ext. 1 www.mass.gov/gic
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Long Term Disability (LTD) (<i>The Hartford</i>)	1-866-847-6343 www.maemployeesltd.com
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Employee Assistance Program (EAP) for Managers and Supervisors (<i>United Behavioral Health</i>)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
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HCSA and DCAP Open Enrollment & 2007 participants (<i>SHPS</i>)	1-866-862-2422
2006 Participants (<i>Sentinel Benefits</i>)	1-888-762-6088 www.mass.gov/gic

GIC Retiree Vision Discount Plan (<i>Davis Vision</i>)	1-800-783-3594 www.davisvision.com
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GIC Retiree Dental Plan (<i>Altus</i>)	1-800-722-1148 www.altusdental.com
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Dental Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Delta Dental</i>)	1-800-553-6277 www.deltamass.com
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Vision Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Davis Vision</i>)	1-800-650-2466 www.davisvision.com
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Other Resources

Social Security Administration (<i>Federal Program</i>)	1-800-772-1213 www.ssa.gov
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Medicare (<i>Federal Program</i>)	1-800-633-4227 www.medicare.gov
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State Board of Retirement	1-617-367-7770 www.mass.gov/treasury/srb.htm
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Other Questions

Group Insurance Commission TDD/TTY Access	1-617-727-2310 1-617-227-8583
(Website hospital research password: quality)	www.mass.gov/gic

For Your Benefit is published quarterly by the Massachusetts

GROUP INSURANCE COMMISSION
Dolores L. Mitchell, Executive Director
Cynthia McGrath, Editor

Rating Health Care – GIC's Select & Save Plans Pave Way for Changes in Health Care



Wouldn't it be great if there were a *Consumer Reports* that rated doctors and hospitals?

The GIC's Select & Save (Clinical Performance Improvement Initiative) model — rating health care providers on quality and cost effectiveness, and giving employees incentives for choosing these providers for their care — has paved the way for all Commonwealth residents to have information about health care cost effectiveness and quality. By pooling the data of more than 9 million treatment episodes from all GIC health plans, the GIC has helped to develop reliable, easy-to-understand performance data.

Other similar initiatives are being implemented: Blue Cross Blue Shield of Massachusetts, the state's largest health insurer, is launching a plan in January similar to the GIC's Select & Save plans. "I'm glad to have company," said Dolores L. Mitchell, the GIC's Executive Director.

Is there resistance to differentiating quality and cost efficiency by health care providers? "You bet," said Susan

Connolly, Partner with Mercer Human Resource Consulting, in a recent *Boston Globe* editorial. Some critics consider measuring physician quality an impossible task, which she finds puzzling. As Ms. Connolly notes, "We're all measured in one way or another — on the job, at school, on the soccer field. Measurement is a way of assessing problems and identifying opportunities for improvement." "We understand the rating of physicians is coming, and physicians have to be prepared for it," said Dr. Kenneth R. Peelle, President of the Massachusetts Medical Society, which represents about 19,000 doctors, in a recent *Boston Globe* article.

Open Enrollment for Harvard Pilgrim First Seniority Members

Forms due no later than October 27, 2006
For coverage effective January 1, 2007
Members will receive details from the GIC by mail.

This publication has been approved by State Purchasing Agent, Ellen M. Bickelman

162M-9/06-140050001



Printed on recycled paper

inside...
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